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## The Technology of Consumer Financial Transactions

November 21, 2013
City of Mountain View
City Council Chambers
500 Castro Street
2nd Floor
Mountain View, CA 94041
10:00am-1:00pm

- I. Opening Remarks
  - ❖ Assemblymember Roger Dickinson, Chair
- II. The Composition of Credit/Debit Card Transactions & The Future of Card Swipe
  - Kim Ford, Vice President of Public Affairs for First Data
  - ❖ Richard Santoro, Vice President of Government Affairs for MasterCard Worldwide
- III. The Growth of Mobile Payments & Money Transmission Technology
  - Bill Gajda, Global Head of Strategic Partnerships, Visa
  - John Muller, Vice President, Global Payments Policy, PayPal Inc.
  - Thomas Brown, Lecturer, UC Berkeley Law School and Partner, Paul Hastings LLP
  - Rosemary Gallagher, Senior Regulatory Counsel, Western Union

- IV. Consumer Security and Mobile Payment Platforms
  - ❖ Brennen Byrne, CEO Clef
- V. Financial System of the Future
  - ❖ The Promise of New Financial Technology
    - Mary Dent, Co-founder of dcIQ
  - ❖ Digital Currency
    - Chris Larson, CEO Ripple Labs
- VI. Consumer Protection in Payments Innovation
  - Suzanne Martindale, Staff Attorney, Consumers Union
- VII. Public Comment